

"You don't attract what you want. You attract what you are."

»Wayne Dyer



Be Worth the Wait

A senior manager described a challenging teller-line wait time situation last week that, at first, surprised me.

After all, isn't a lack of customers walking into branches many folks' biggest concern?

For the past few years, one of the main issues we've been adapting to is a reduction in total branch visits due to mobile tools.

Yet, my friend has been getting longer lines in some branches during their traditionally "slow times" than they'd like.

With the drop in traffic, many banks have adjusted their staffing models accordingly. While these moves are necessary, I've long reminded bankers that reduced branch visits make each individual visit more impactful than ever in customer satisfaction.

Increasingly, the purposes for these visits go beyond basic transactions.

Customers go to branches to resolve problems, complete complex transactions, seek advice, and/or open accounts.

With this shift in customer dynamics, more banks are running with fewer FTE per branch. And yes, some are quite



The Office Is Calling

As I've quizzed bankers about their backgrounds and careers over the years, I've become convinced that an inordinate amount of successful banking careers is "happy accidents."

Now, I'm not suggesting their successes have been accidental. Finding themselves in the banking world, however, was unplanned.

The accidental career theme came to mind recently as I watched an interview with John Krasinski. In it, he explained that he got into acting by accident.

His plan was to become a teacher, and he needed a credit near the end of his college career.

An acting class seemed the least objectionable of his options. Once in, he caught the acting bug.

Upon graduation, he explained to his mom that he wanted to move to New York and pursue an acting career. She was supportive but asked that if it wasn't working out for him in two or three years, he had to accept that fact and move on.

Two and a half years in, after countless auditions, lots of waiting tables, and no

sophisticated in tracking traffic patterns and using analytics to find optimal staffing levels.

Yet, to put it scientifically...uh, stuff happens sometimes.

When we run branches with smaller staffs there are times in which customers may end up waiting in our lobbies, or standing in a line to see a banker, a bit longer than they would prefer.

Quickly acknowledging and welcoming a customer once they've entered a branch or stepped into a line is beneficial. Simply being acknowledged reduces the initial frustration of queuing up.

Also, these situations are often ideal opportunities for teaching customers how they may be able to use digital tools to avoid lines in the future.

All that said, there are times in which customers will be waiting longer than we'd like.

What I remind bankers is that while they may not be able to control how long a customer will have to wait, they do control whether their line is worth waiting in.

Acknowledging and thanking customers for their patience and then being remarkably upbeat, personable, respectful, and helpful resets all clocks in most customers' minds.

The positive interaction becomes the lasting impression, not the wait.

If we deliver truly exceptional customer experiences, customers will often find it was worth whatever time they invested.

Strive to reduce wait times whenever possible, but strive even more to be worth the wait.

success, he decided to quit chasing that dream.

He planned to move home and begin a teaching career.

When he called his mom to tell her, she told him, "It's September. How about you just stay there and keep at it until after Christmas. If you feel the same, we'll pick you up and move you home." He took her advice and kept plugging away.

Three weeks later, he landed his role on The Office.

A couple of things struck me about his story.

First, it wasn't simply the efforts he put in during those last three weeks that got him his big break. It was the years of preparation and struggle leading up to it.

Success is sometimes just around the corner if you simply refuse to give up.

Second, sometimes even determined and optimistic folks can use the encouragement of a coach, mentor, friend, or family member. When a person grows tired or discouraged, just a few words of reassurance might be all they need.

Somedays, we may be the person needing to remember that even when we aren't seeing success, our hard work is bringing it closer each day.

Other times we may be the just the right person to offer those kind of encouraging words to teammates, employees, family members, and even customers.

Whichever role is yours today, play it well.

"One of the most common causes of failure is the habit of quitting when one is overtaken by temporary defeat."

»Napoleon Hill

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Dave Martin, author of [The In-Store Advantage](#), has become one of the most prolific writers in the banking industry. His keynote presentations, seminars, and podcasts have an authenticity and humor that brings teams of all sizes and seniority levels together.

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